

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Norris, J.

Serial No. 09/305,622

Filed: 05/05/1999

For: **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS**

Examiner: Teitelbaum, A.

Art Unit: 2765

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

RESPONSE TO OFFICE ACTION MAILED OCTOBER 13, 1999

In response to the office action mailed October 13, 1999, please amend the specification as set forth below. A check in the amount of \$110 is provided to cover the fee associated with enclosed terminal disclaimer. If any additional fees are required in association with this response, the Commissioner is authorized to charge them to deposit account number 18-1167 and consider this a petition therefor.

In the Specification:

On page 11, at line 10, after "monitor" replace "40" with --50--.

REMARKS

Applicant wishes to thank the Examiner for the office action and the indication that the pending claims are allowable upon filing a terminal disclaimer in compliance with 37 CFR 1.321. The minor informality objected to has been corrected. A terminal disclaimer in light of U.S. Patent No. 5,940,811 accompanies this response.

This case is now considered to be in condition for allowance and such action is respectfully requested. If any issues remain unresolved, the Examiner is welcomed to

